

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	Craig Shapiro, et al.
Serial No. 10/748,710	Filing Date: December 30, 2003
Title of Application:	PAYMENT SYSTEMS AND METHODS FOR EARNING INCENTIVES USING AT LEAST TWO FINANCIAL INSTRUMENTS
Confirmation No. 2111	Art Unit: 3622
Examiner	Unassigned

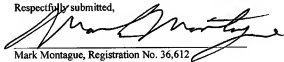
Commissioner for Patents
Post Office Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Dear Sir:

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicants are filing this Information Disclosure Statement and the accompanying form PTO-1449. Also enclosed is a copy of a search report issued in Applicants' PCT Application No. PCT/US04/43667, which addresses the patent documents listed herein. In accordance with the rules, copies of the U.S. patent references are not being supplied. Since no office action on the merits has issued, no fee is believed due.

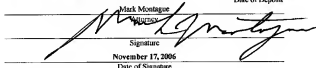
Respectfully submitted,



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I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on: November 17, 2006

Date of Deposit


Mark Montague
Attorney
Signature
November 17, 2006
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The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.

